

# **Open Enrollment begins on 10/22/14 and closes 11/7/14**

This is a **positive enrollment period** which means you must go into the dedicated enrollment site and re-enroll or otherwise waive coverage. Failure to re-enroll or waive coverage will default your health plan to the PPO-2 single coverage without the tobacco-free credit. The non-tobacco credit and health care supplement will remain the same and available to the LFUCG employee when applicable.

## **A reminder of changes for 2015 include the following:**

- Beginning January 1, non-collective bargaining employees will receive \$20,000 of life & ADD insurance fully paid for by LFUCG.
- The HSA2 single plan will have an increased premium for single coverage only; however, this will be offset by increasing LFUCG's HSA2 contribution for single coverage from \$500 to \$1,000 per plan year.
- PPO 1 and PPO 2 will be enhanced by adding a separate maximum out of pocket for prescription co-pays. Currently, there is no maximum out of pocket for prescriptions.
- HSA1 & HSA2 have "embedded" deductibles. The IRS limits for 2015 require that the smallest single deductible an employer may offer be no less than \$2600 for single coverage. Therefore on both HSA 1 and HSA 2, the single deductibles will be increased \$100 annually to \$2,600 and the family deductible will increase to \$5,200. The Maximum Out- of- Pocket will change for HSA 1 to \$2600 for single coverage; and \$5,200 for family coverage. The Maximum Out- of -Pocket for the HSA2 plan will not change.
- In compliance with the Patient Protection Affordable Care Act (PPACA), LFUCG is restructuring their contribution to benefits. This necessitated a change in how the benefit pool money may be applied to benefits beginning in 2015. The IRS parameters mandate how this money may be used and LFUCG has complied with those guidelines by not allowing flex credits" or a "benefits pool" to be taken in cash, that amount is **NOT** considered an employer contribution to benefit per PPACA guidelines.
- The benefit election screens for open enrollment will have a new look and new features! It is imperative that you schedule an appointment with a Star Robbin educator to help you with navigating the new screens! Information will be shared with your division so that you can schedule your appointment.

## **How can the 'flex credit or benefit pool money be used?**

The application of the flex credit is explained in the attachment provided here, and make note that a balance of unused flex credits cannot be taken as a cash option and will be subject to forfeiture.

## **Star Robbins & Company Educators Are Here To Help With Open Enrollment!!**

The benefit educators from Star Robbins & Company will be returning this year! The educator will sit side by side and help you enroll in your 2015 benefits. A scheduler invite will be sent to your payroll coordinator for sharing with the division employees, and each employee can schedule an appointment with an educator. Be sure to make your appointment with a benefit educator during the times scheduled for your division. Same as last year, they can help you with your core benefit elections and voluntary product elections. More information about this will be coming.

## **Husband Wife Split(HWS) applications of the flex credit will be applied as follows:**

One of the spouses (doesn't matter which one) must elect to transfer their entire benefit pool to their spouse. The spouse receiving the monies will select all the benefits to be purchased with benefit pool dollars, i.e. \$355.74 x's 2 must be used on health and/or flex credit eligible benefits only. Any amounts above that total will be forfeited. The HWS option is offered exclusively to those currently enrolled as such; and will not be made available once you opt out. It will not be offered as an employee option, again exclusive to those currently enrolled as such.

In closing, remember to visit the LFUCG benefit portal at [www.lexbenefits.com](http://www.lexbenefits.com) to prepare for your open enrollment 2015 elections, it is a great resource for yourself and family to review the LFUCG benefit options.